

Information to identify the case:

Debtor 1	James W. McClain	Social Security number or ITIN	xxx-xx-3738
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-23332-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James W. McClain

9/8/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
James W. McClain
DebtorCase No. 16-23332-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 22

Date Rcvd: Sep 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2020.

db +James W. McClain, 5 Lancaster Place, Sicklerville, NJ 08081-1121
 aty +Parker McCay, PA, 9000 Midlantic Drive ste 300, PO Box 5054, Mt Laurel, NJ 08054-5054
 lm Specialized Loan Servicing LLC, 8742 Lucent Boulevard, Suite 300,
 Highlands Ranch, CO 801292386
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 cr +THE BANK OF NEW YORK MELLON Et Al., Stern & Eisenberg, 1581 Main Street, Suite 200,
 Suite 200, Warrington, PA 18976-3403
 516283269 +Direct Loans, 12501 Ardennes Ave Ste 200, Rockville, MD 20857-0001
 516298033 +Gloucester Township Municipal Utilities, Wade, Long, Wood & Long, LLC, Leonard J. Wood, Esq,
 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
 516283271 +Parker McCay, PA, 9000 Midlantic Drive Ste 300, PO Box 5054, Mount Laurel, NJ 08054-5054
 516487607 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 516561338 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (29603-0826
 516283272 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 516283273 +Specialized Loan Servicing LLC, 8742 Lucent Blvd # 300, Littleton, CO 80129-2386
 516283274 +State of New Jersey, NJ Division of Taxation, Pioneer Credit Recovery, PO Box 1018,
 Moorestown, NJ 08057-0018
 516320722 +Terrestria Association, Norman L. Zlotnick, Esq., Hyberg White & Mann,
 2111 New Road, Suite 105, Northfield, NJ 08225-1512
 516283275 +Terrestria Association Inc, 2 Fox Meadow Dr, Sicklerville, NJ 08081-1140
 516505112 +The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2020 23:39:03 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 08 2020 23:39:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 cr +EDI: BANKAMER.COM Sep 09 2020 03:13:00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO,
c/o Bank Of America, 7105 Corporate Drive, Plano, TX 75024-4100
 518126347 +EDI: IRS.COM Sep 09 2020 03:13:00 Department of Treasury, Internal Revenue Service,
P O Box 7346, Philadelphia, PA 19101-7346
 516283270 +E-mail/Text: tlynch@gtmua.com Sep 08 2020 23:39:16 GTMUA, PO Box 216,
Glendora, NJ 08029-0216
 516567067 EDI: ECMC.COM Sep 09 2020 03:13:00 US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516561339 Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (800) 365-7107,
 Shellpoint Mortgage Servicing, PO Box 10826

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Sep 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2020 at the address(es) listed below:

Brian E Caine on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-20 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-20 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kimberly A. Wilson on behalf of Debtor James W. McClain k_wilsonlaw@comcast.net, courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-20 nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8